ERIC Document Resume	See Instruction Sheet	DATE OF RESUME 7/1/65	DATE RECEIVED

A. PUBLICATION DATA

1. ERIC NUMBER	2. ORIGINATOR CONTROL NO(S).	3. IDENTIFICATION NO.	DO NOT WRITE IN SPACE BELOW
ED000843	8369		

4. AUTHOR(S):
Lawrence, David P. chairman

5. TITLE OF DOCUMENT ABSTRACTED:
Parents' Ability to Meet College Costs at the U. of Massachusetts

6. PUBLICATION TITLE:
N.A.

7. EDITOR(S):
N.A.

9. PUBLISHER OR SOURCE
Student Personnel Services Committee on Financial Aid

10. VOL.	11. PAGES	12. MO./YR.	13. TOTAL PP.
N.A.	N.A.	Feb. 62	31

8. PLACE OF ORIGIN
ORG. Univ. of Mass.
ST. Amherst, Mass.
CITY, STATE
TELE. EXT.
INST/LOC CODE

MICROFILM COPY AVAILABLE
YES ☒ NO ☐

COPYRIGHT GRANTED
YES ☐ NO ☒

COPYRIGHT RELEASE FILED
YES ☐ NO ☐

TYPE OF REPORT
PROPOSAL ☐
IN-PROGRESS ☐
FINAL ☒
FOLLOW-UP ☐

OTHER ERIC REFERENCES:

ERIC SATELLITE CODE

B. INDEXING DATA

14. SUBJECT AREA

15. TYPE OF ENDEAVOR
survey

16. INDEXING TERMS (6-12)

surveys Y-18A		students Y-15		finances G-31	
parents P-05		resources P-39		fees G-27	
economic factors	G-09	financial aid G-32			

17. ABSTRACT (MAX. 250 WORDS)

Report based on returns of comprehensive financial questionnaire completed anonymously by the parents of 1,600 entering freshmen in 1961. Statistics are given for the mother's, father's, and the student's income, savings, investments, car ownership; the family size and dependents; and the family's need for assistance in meeting college expenses.

ERIC No.

18. SOURCE OF ABSTRACT

C. FUNDING DATA

19. SUPPORTING ORGANIZATION	20. DIVISION OR DEPT.	21. CONTRACT NO. / PROJECT NO.
	22. TOTAL COST OF PROJECT	
	23. DURATION OF PROJECT	U.S. Department of Health, Education, and Welfare Office of Education

ERIC Form 1

U. S. DEPARTMENT OF HEALTH, EDUCATION AND WELFARE
Office of Education

This document has been reproduced exactly as received from the person or organization originating it. Points of view or opinions stated do not necessarily represent official Office of Education position or policy.

R-7-10
x21
6/24/63

8369

8369

PARENTS' ABILITY

TO MEET

COLLEGE COSTS

AT THE

UNIVERSITY OF MASSACHUSETTS

JUN 24

ED000843

OFFICE OF INSTITUTIONAL STUDIES

UNIVERSITY OF MASSACHUSETTS

AMHERST, MASSACHUSETTS

PRECEDING PAGE BLANK– NOT FILMED

PARENTS' ABILITY TO MEET COLLEGE COSTS AT THE UNIVERSITY OF MASSACHUSETTS

ACKNOWLEDGMENT

To the parents of the class of 1965 who contributed the data on which this study is based and who affirm the value of education through their efforts to provide it for their sons and daughters.

Office of Institutional Studies

Report Number 1
February, 1962

Student Personnel Services Committee on Financial Aid

David P. Lawrence, Chairman
Simon V. Keochakian
William F. Field

Additional copies of this report may be obtained from the
Office of Institutional Studies

TABLE OF CONTENTS

Educational Opportunity and Financial Resources 5

Family Income 6

Federal Income Tax 8

Sources of Income 9

Savings and Investments 11

Car Ownership 13

Family Size and Dependents 15

Need for Financial Assistance 16

Summing Up 18

Appendix A The Parents' Financial Information Questionnaire and Collection Procedures

Appendix B The Detailed Data for all Charts
Reference Tables 1 through 9

Appendix C Geographical Distribution of Four-year Undergraduate Students Enrolled at the University of Massachusetts, Massachusetts Metropolitan Areas

Appendix D Normal Expected Support for College Expenses from Family Incomes of Different Sizes

EDUCATIONAL OPPORTUNITY

"Toward higher learning, more widely disseminated" is the theme set to keynote the University's celebration of its Centennial during the year 1962-63. This phrase, taken from an address delivered at the University in 1887 by Senator Justin S. Morrill, father of the Land-Grant movement in the United States, represents a continuing challenge and obligation to the University of Massachusetts and all other Land-Grant colleges and universities.

The present study of the financial capacity of families to meet the costs of higher education at the State University is made in the firm belief that inadequate financial resources should not deny opportunity for higher education to any young man or woman with the intellectual and personal capacities to profit from that education. If, indeed, "... higher learning" is to be "more widely disseminated," the financial resources of students must be considered as a basic factor in all educational planning by the University and the Commonwealth.

Also, there is the concurrent responsibility to move toward the finest of educational facilities and to develop a program of scholarships, loans and other financial aids adequate to meet the real needs of students. The fees and costs of education at the University must be fixed at levels that are realistic in terms of the abilities of families to meet them. Thus, the complex balance of financial assistance, family resources and University costs must be continuously and accurately studied and reported, to provide a sound background for planning to meet the educational needs of the Commonwealth and the young people who are its most valuable resource.

The necessary first step to such action is accurate and complete information on family financial resources and obligations. To provide this information the parents of the freshman class entering the University in September 1961 were asked to complete, anonymously, detailed and comprehensive financial information questionnaires.[1] More than 1600 of a total of 1800 families (about 90%) responded to questions concerning such basic matters as family income, income tax paid, number of children and dependents, and savings and investments. In brief, these parents in an unusual cooperative effort presented complete sketches of their financial capabilities and plans for meeting the necessary costs of education at the University of Massachusetts. This report is based on the responses of these parents and represents a detailed picture of the economic setting of families whose sons and daughters are members of the Class of 1965.

FAMILY INCOME

One of the most important of all questions addressed to parents was that concerning total family income for the year 1960. The family of a student is expected to make a maximum effort to assist him in paying college expenses. Financial aid from the University and other assisting agencies is viewed only as a supplement to the efforts of the family. Any program of financial aid to students attending the State University, any consideration of the efforts being made to meet the costs of education, must be viewed in the light of the combined income of the family unit.

Chart 1[2] presents in graphic form the predominantly middle-income status of the families of freshmen. The median family, that family group standing midway between the highest and the lowest incomes, reported a gross 1960 income before any taxes or deductions, of $7575.00. The largest number of families (30%) reported incomes between $6000.00 and $8000.00, with more than three of every four families having a total family income below $10,000.00

CHART 1

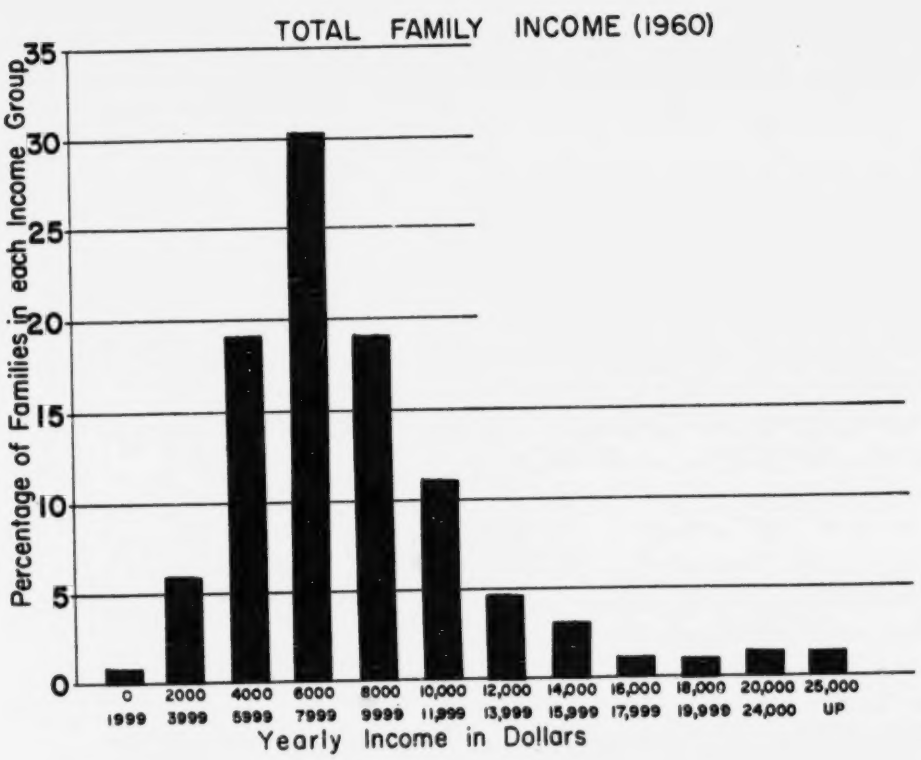


Table 1
TOTAL FAMILY INCOME BY COUNTIES (IN DOLLARS)

	N*	Lower Quarter	Median	Upper Quarter
Barnstable	21	5650	6875	8875
Berkshire	57	6568	7731	9950
Bristol	84	5333	6929	8917
Dukes	2	—	—	—
Essex	138	6033	7714	9708
Franklin	39	5341	6500	8813
Hampden	166	5794	7458	9500
Hampshire	64	5375	7429	9833
Middlesex	251	6190	7750	10125
Nantucket	1	—	—	—
Norfolk	149	6563	8464	12375
Plymouth	64	5455	7167	9750
Suffolk	92	5412	6929	8875
Worcester	165	6070	7303	9083

*N represents the number of parents responding to Question 1 in the first 1500 questionnaires returned. No figures are reported for Dukes and Nantucket counties because of the small numbers involved.

Analysis of the upper and lower levels of reported income further supports the image of moderate income levels as typical of student families. Only eight of each 100 families report total 1960 income of more than $14,000.00, while almost twenty of every 100 families reported incomes of less than $5500.00.

The total income of families was further analyzed according to the various counties from which members of the freshman class have come. The distribution of income according to county may best be seen in the perspective of the town and county origins of all University undergraduates. Analysis of geographical origins[3] indicates that the University's students do, in fact, represent all counties of the Commonwealth. The largest single group, over 36% of all undergraduates, have homes in the greater Boston metropolitan area. Approximately three of every five students come from a metropolitan rather than a rural area, and over 90% of all Massachusetts cities and towns are represented in the student population.

Table 1 represents the 1960 family income of freshman families grouped by counties. The dollar income listed under "Lower Quarter" represents the family income below which one-quarter of all families fell. The "Upper

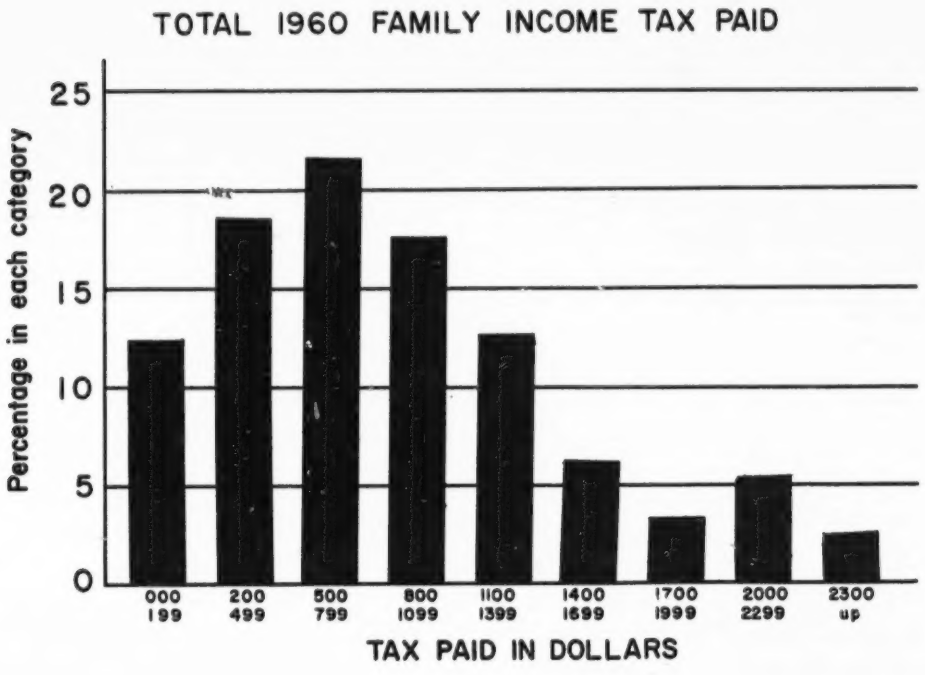
Quarter" column represents the income level above which one-quarter of all families in each of the counties fell.

Norfolk county families reported the highest median or middle family income of $8464.00, with Franklin county reporting the lowest median family income of $6500.00. Bristol and Franklin county families reported the lowest family income figures for that point separating the lower quarter of parents from the middle one-half with $5333.00 and $5341.00, respectively. One-quarter of all freshmen attending the University from Franklin, Bristol, Plymouth, Suffolk and Hampshire counties came from families whose 1960 income from all sources was less than $5500.00.

FEDERAL INCOME TAX

While total family income is a primary factor in assessing family financial resources, it does not represent many other aspects of the ability of a family to meet educational costs. The Federal income tax computation does include allowance for continuing financial obligations such as interest on loans, state and local tax payments, as well as for such items as major medical expense, non-insured losses, and various other necessary expenses. The distribution of Federal income taxes for 1960 is depicted in Chart 2. The

CHART 2



limited ability of many families to meet educational costs from current income is indicated by the fact that one family in every ten paid less than $130.00 in Federal tax and that two in every ten paid less than $350.00 tax on 1960 income. One-half of all families paid taxes to the Federal Government of less than $768.00 in 1960.

SOURCES OF INCOME

For the vast majority of freshman families the total income of the family represented the income of the father alone or the father's income plus an additional contribution from an employed mother. A separate analysis of these two sources of family income is contained in Charts 3 and 4.

Chart 3 represents the distribution of earnings of the father alone. The median father's income for 1960 was $6775.00. This indication of moderate earnings of the fathers of freshmen is further supported by the fact that almost 60% of all fathers reported incomes between $4000.00 and $8000.00. Approximately two fathers in every ten reported income of less than $5000.00

CHART 3

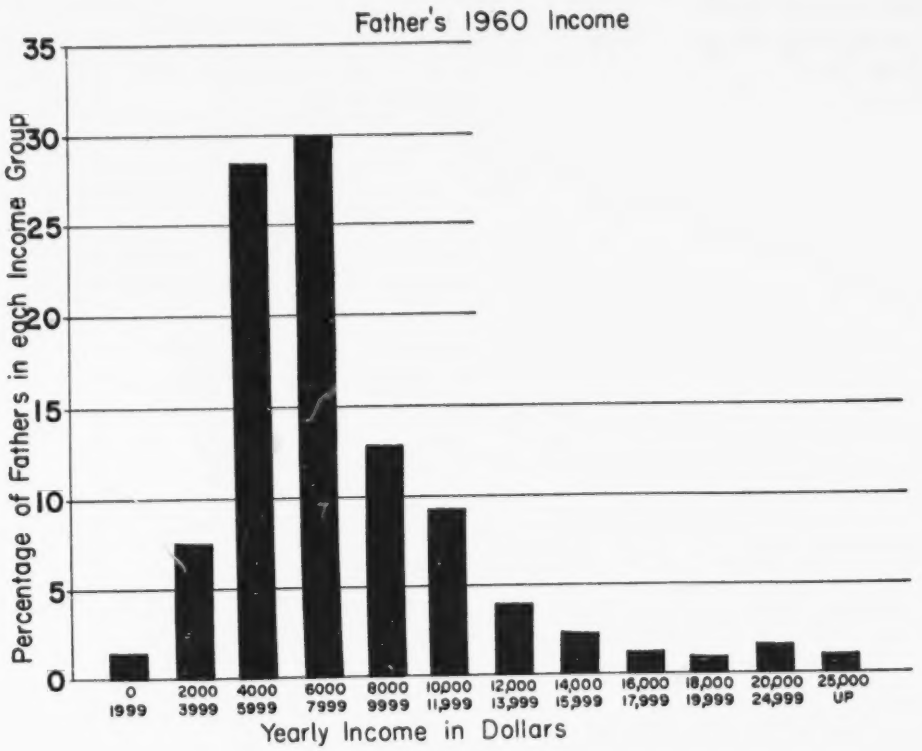
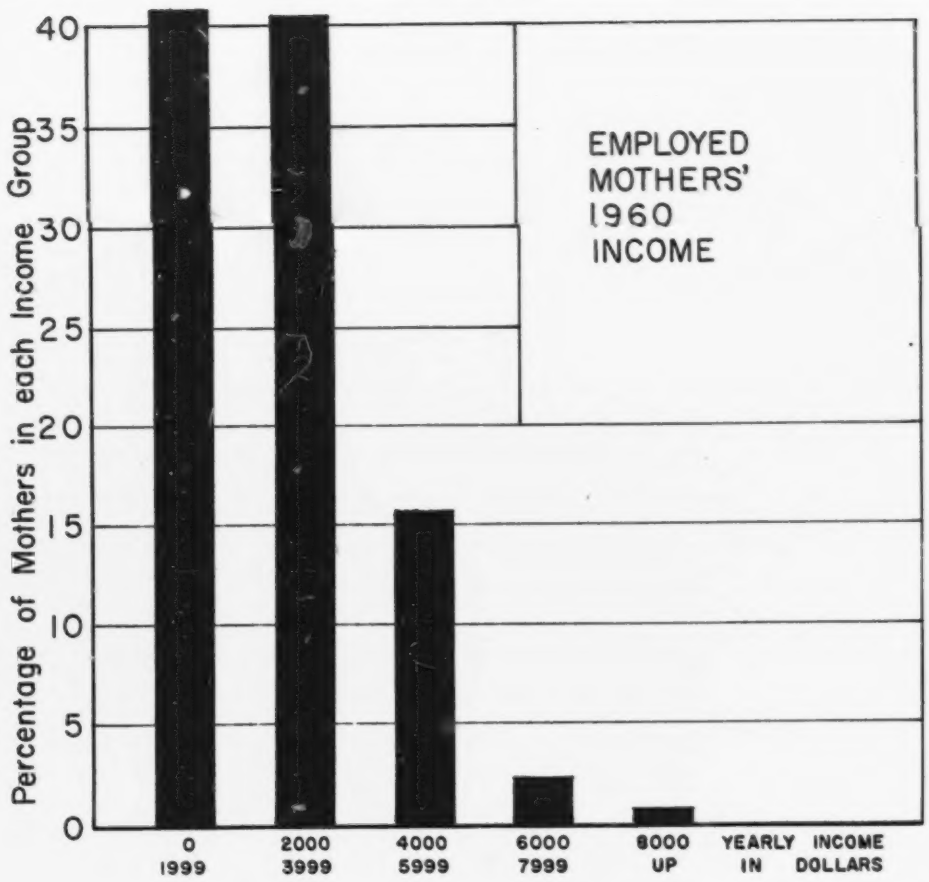


CHART 4



for 1960 and one of these fell below $4000.00. The middle and lower-middle income status of families is supported graphically by the data on which Chart 3 is based.

One of the most frequently mentioned methods of increasing total family income to meet educational costs was the mother's employment. Over 45% of all mothers were reported as contributing to family income in 1960. The median income for these mothers was $2450.00. The distribution of the income contributions of this group of mothers is depicted in Chart 4. According to the many comments volunteered by families who see this as their only method of augmenting their income, the percentage of mothers either employed or seeking employment will increase during the course of the four-year college program rather than decrease.

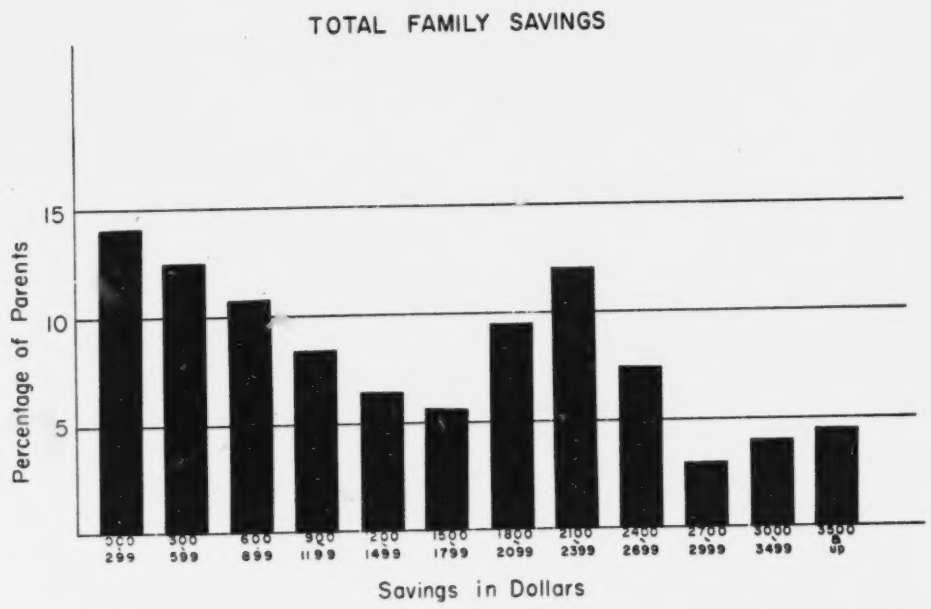
SAVINGS AND INVESTMENTS

Although, by their comments, parents indicate their willingness to make every effort to insure their son's or daughter's opportunity for higher education, they have very limited savings available to aid in the process. Chart 5 represents the combined amount of family savings and checking accounts. Although these savings must meet all of the routine and emergency needs of a typical family, the median value reported was $1350.00. One family in every ten had saved less than $170.00 and two in every ten had less than $460.00. In every family's planning, these amounts should be seen as basic minima to be held in reserve for emergency use rather than expended in meeting immediate college costs.

Student savings and student earnings represent another source of family support in meeting college costs. However, as indicated in Chart 6, the typical freshman has been able to save only a small sum to contribute toward meeting these costs. During the period of the survey, the summer preceding his first year at the University, the typical student had saved only $380.00, two in every ten had less than $80.00, and one of these had less than $40.00.

If family and student savings are clearly inadequate for the great majority of families facing the expenses of education, there is little additional income to be gained from holdings of stocks, bonds or other investments. Chart 7 depicts family holdings in these categories. Over three-quarters of

CHART 5



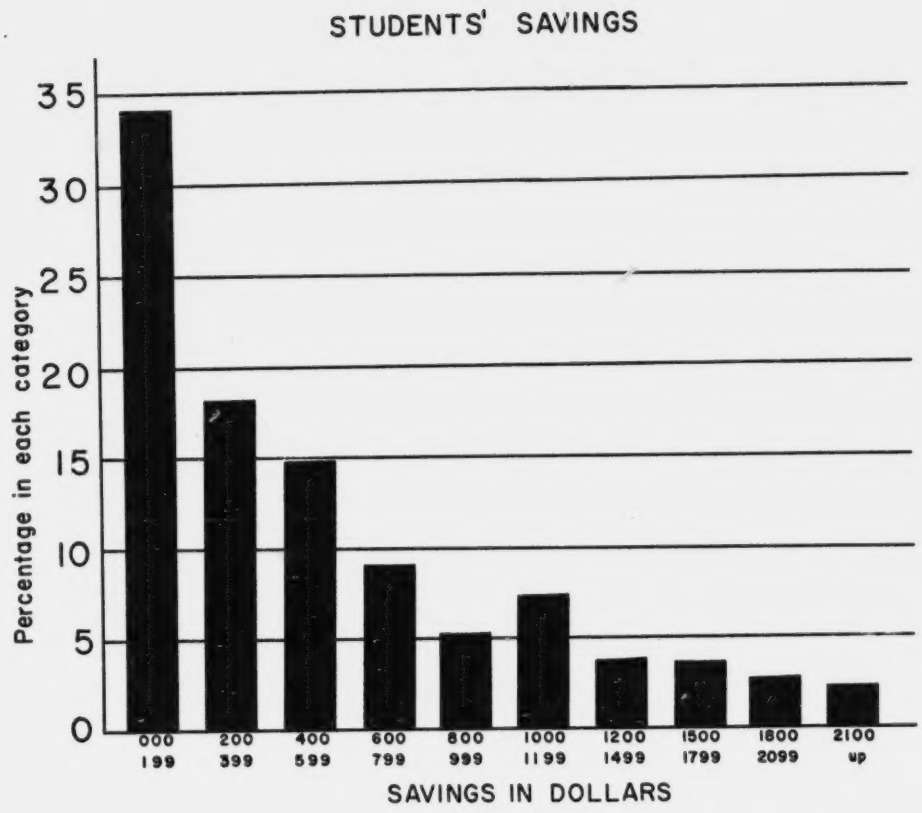


CHART 6

all families reported investments which total an estimated value of less than $2000.00, with two in every ten families reporting holdings of less than $290.00. The median or typical family represented at the University reports less than $725.00 in investment value. Even at the most liberal estimate of interest or earnings, these investments do not represent a substantial source of income for students' families.

These figures should probably not be taken to represent an unwillingness to be realistic about the costs of higher education but as a clear demonstration that many families who turn to the State University are unable to set aside adequate amounts of money to offset the cost of education. At least one recent survey[4] reports that almost 70% of parents with children under eighteen years of age plan to send them to college. But it was also reported that 60% had no savings plan for this purpose. Of those who had a plan, the average family had been able to put aside only about $150.00 in the year preceding the study. It is also true that high school students in families whose financial resources are limited frequently contribute large parts of their earnings to meet current family expenses rather than save to meet college costs, even though these costs are recognized as inevitable.

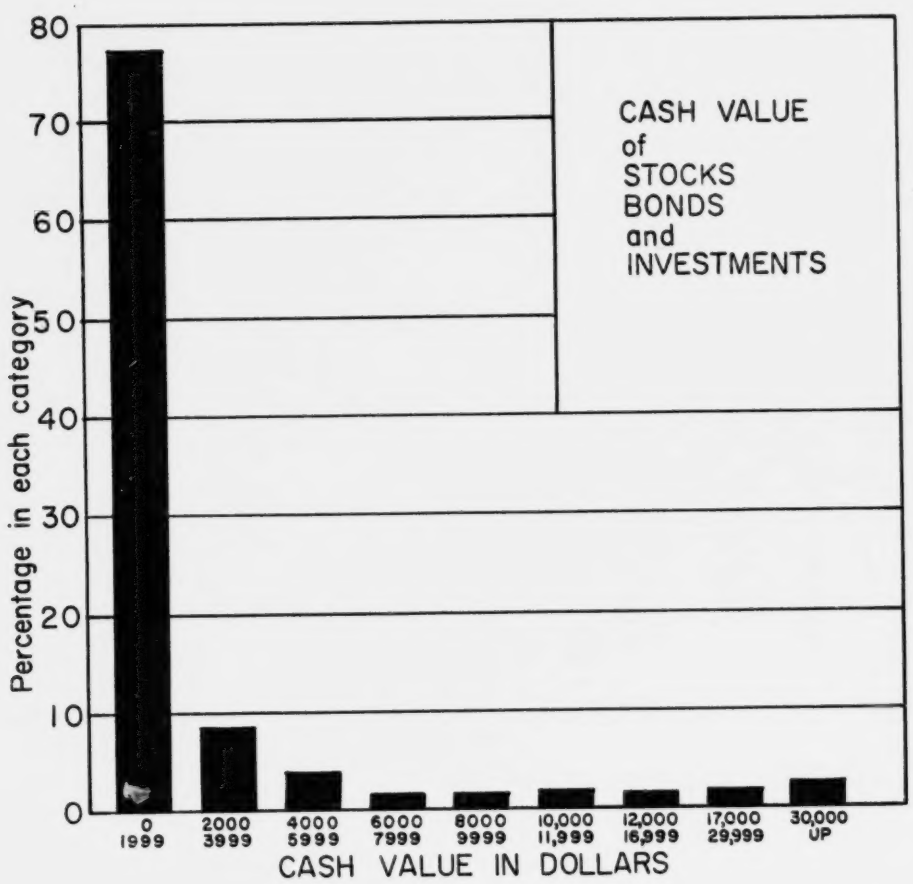


CHART 7

CAR OWNERSHIP

In any consideration of family financial resources, whether in an individual application for financial assistance or a casual conversation concerning the financial background of a parent, the automobile is certain to be mentioned. Chart 8 represents the existing car ownership status for the families of University freshmen. While it is wise to be cautious in assessing the importance of this single factor, it is clear that there is some relationship between car ownership and financial status. Only one-quarter of the cars owned could be classed as relatively new, having been purchased within the last two years. One-half of all cars owned were four or more years old, with one in every ten falling in the eight-or-more years old category. Approximately 7% of the families reported that they owned no car with 15% indicating that they owned more than one car.

CHART 8

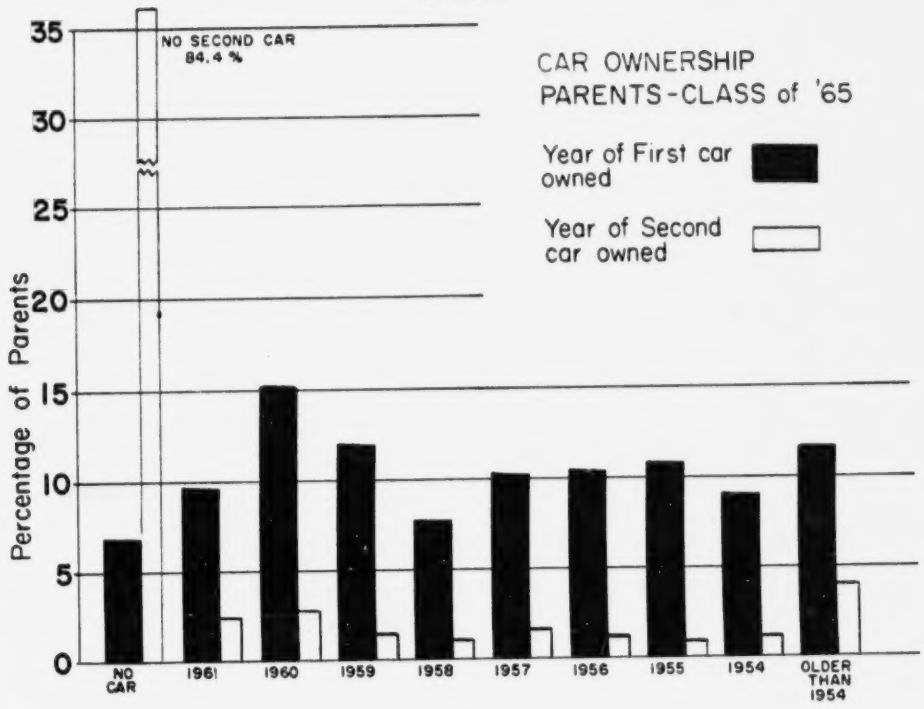


CHART 9

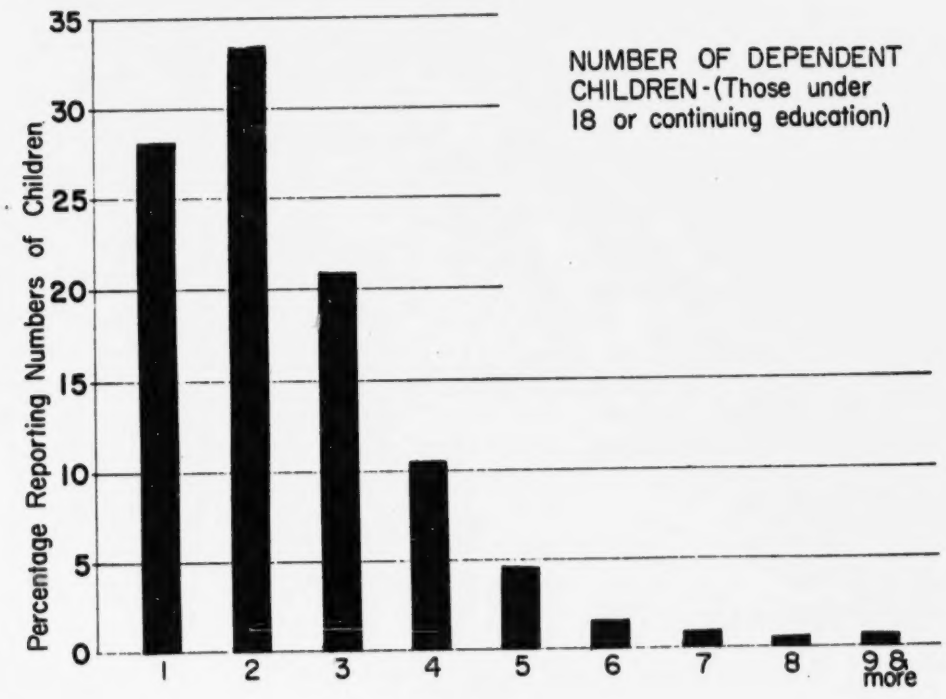


Table 2
PER CENT OF FAMILIES OF DIFFERENT SIZES
IN VARIOUS INCOME CATEGORIES*

	Number of Dependent Children			
	1	2	3	4 or more
$ 0000-1999	1.5%	0.8%	1.0%	0.0%
2000-3999	11.2	5.1	3.2	3.0
4000-5999	20.5	18.5	18.5	18.9
6000-7999	30.0	30.4	27.6	34.0
8000-9999	18.3	19.5	20.1	18.9
10,000-11,999	8.3	11.8	11.7	14.0
12,000-13,999	3.5	5.3	6.5	4.5
14,000-15,999	3.0	2.7	5.8	1.1
16,000-17,999	1.0	1.4	1.3	0.7
18,000-19,999	0.7	0.8	1.9	1.1
20,000-24,999	0.7	1.6	1.6	1.8
25,000-up	1.0	1.8	0.6	1.8
Total	99.7	99.7	99.8	99.8

*This table is based on 1462 families from the pool of 1500 who responded to item 4 on the questionnaire. There were 399 families with one dependent child, 490 with two dependent children, 308 with three dependent children, and 265 with four or more dependent children.

FAMILY SIZE AND DEPENDENTS

The size of the family unit, the number of dependents other than children, as well as the number of children continuing in some form of higher education, are all pertinent in the assessment of family financial resources. Thus, for instance, one of every four students in the freshman class was reported as an only child. Chart 9 indicates the distribution of family responsibilities to children under eighteen years of age or engaged in some continuing program of post-high school education.

The typical family, more than one-third of all responding, reported two children, with an additional 20% reporting three children. Of the entire parent group, 18% reported four or more children as part of the continuing financial responsibility of the family. More than 8% of the families were contributing to the support of a dependent in addition to their own children as part of the family's continuing budget.

Table 2 shows the distribution of family total income according to the number of dependents in the family unit. The median income group for each

of the dependent categories is enclosed by a rectangle. It is clear from these data that the number of dependents in a family is relatively unrelated to the total family income for University freshmen.

NEED FOR FINANCIAL ASSISTANCE

A further analysis of the relationship between number of dependents and family income can be made by assessing the amount of financial assistance needed if family groups are to meet University expenses. Table 3 depicts the dollar amount of additional assistance needed to permit payment of minimum University expenses for the school year 1961. A bare and probably inadequate estimate of University expenses of $1350.00 was employed as the base point from which need for assistance was calculated. The procedure developed by the College Scholarship Service[5] was used to compute need for various income levels and family sizes.

The total family income reported for each of the dependency categories was compared with the figures for normal expected family support for each income group as set by the College Scholarship Service. Approximately three of every four families in our freshman class group showed some degree of financial need in this analysis. The amount by which the normally expected financial support of the family fell below the basic University expenses of $1350.00 per year is listed as "Need" in Table 3.

The three-quarters of all families represented in the table as having some clearly measurable degree of need for financial assistance include some 10% with needs up to $200.00, 12% needing $200.00 to $400.00, 22% from $400.00 to $600.00. More than 30% of the families need over $600.00 for the school year 1961-62. No allowance is made in the calculation of need, on which these percentages are based, for major illness or other unforeseen financial burdens which a family may be currently experiencing. The degree of need would increase for any family emergency requiring the expenditure of additional sums or suffering loss of income. It may additionally be noted that the median amounts needed range within relatively narrow limits in each dependency group and that the large differences in amounts needed are closely related to family income.

Table 3

AMOUNT OF MONEY NEEDED* BY FRESHMAN STUDENTS
FROM DIFFERENT SIZE FAMILIES GROUPED BY TOTAL FAMILY INCOME

Amount of Family Income	1 Dependent	Need	2 Dependents	Need	3 Dependents	Need	4 or more Dependents	Need
00-999			1	1270	1	1270		
1000-1999	6	1130	3	1180	2	1220		
2000-2999	26	990	7	1060	1	1110	2	1180-1200
3000-3999	19	820	18	930	9	1210	6	1090-1120
4000-4999	34	660	39	800	23	870	17	969-1070
5000-5999	48	550	52	680	34	750	33	850-980
6000-6999	58	320	72	560	41	640	52	730-880
7000-7999	62	130	77	410	44	530	38	610-770
8000-8999			55	240	37	400	30	510-650
9000-9999			41	20	25	230	20	360-530
10000-10999					23	30	24	210-390
11000-11999							13	50-280
12000-12999							5	30-130
No. families each dependent category	253		365		240		240	1098 = Total no. families with incomes below $13,000.

*Amount of need calculated from family income and de pendency standards established by The College Scholarship Service—Appendix D
(Median Need Categories enclosed)

SUMMING UP

The statistical summaries given here represent the basic facts on which University and Commonwealth decisions can be made. The evidence of prevailing and major needs for expanded financial aid resources is clear and undeniable. The next step is to provide such resources. In meeting these needs it will be important always to go beyond the charts and tables and statistics to the families they represent.

Each parent and student is a unique individual and a special situation, in some way different from all others. While the resources must be available to meet the needs represented in the charts and tables, their administration should emphasize individual responsibility and particular family plans.

In the final section of the questionnaire any comments that parents cared to make were earnestly solicited. The response to this opportunity was overwhelming. More than two of every three families volunteered some comment on their plans and hopes. Some of the most frequent related to a mother's starting to work or continuing work to make educational opportunity a reality. More than ten of every one hundred saw the need for additional loans or a home mortgage. An additional one-quarter indicated that without student earnings, scholarships or loans, they could not meet immediate college bills. Another ten percent made reference to undertaking special payment and insurance plans. In all, more than half of the parents wrote of special efforts being made by their family for a son's or daughter's education.

Without trying to categorize these comments, a few direct quotations from parents may serve to provide a sampling of their reactions:

> "Fine reputation of Engineering School and the lesser expense of education. We will have to cut corners to eliminate unnecessary expenditures."
>
> "The University of Massachusetts was chosen because the tuition rate, as well as other costs, was closest to our ability to pay, of any school of equal educational facility."
>
> "We can afford another institution but are sending our daughter to the University of Massachusetts because it has been recommended by our High School Principal, as well as the school's fine reputation."
>
> "Our income of $6,000.00 a year, with three other children, means that our daughter will have to earn the

major part of the costs with scholarships and part-time work. If necessary, parents will obtain balance by loan on real estate."

"Due to serious illness (my wife being totally paralyzed by two strokes) my resources were used up. Peter will have to earn his own way through college. Maybe next year I can help him some."

"We have chosen to send our daughter to the University of Massachusetts because our oldest son attends and we are happy with the results of his education. I find it very difficult to maintain two children in college at the same time with an average salary. We must depend upon outside help."

"Mother has taken job to help meet cost. Father has part-time job besides regular job."

"University of Massachusetts has a good scholastic standing. It is about the only school that we can afford. The student will try for scholarships and plans to work when possible."

"Our family's personal sacrifice is to help our son achieve his goal—a college education."

"With three sons to educate, the University is within our means and, at the same time, offers a good education."

The preceding comments, while unique to the families making them, are repeated with variations by the majority of families of the freshman class at the University. The statements provide warm and positive support to the quantitative conclusions drawn from the charts and tables of the survey, namely, that to the parents of the young men and women making up our freshman class, education is of vital importance. They accept its obligations as a serious family responsibility and are willing to devote their cooperative efforts to make it possible. They are willing to deprive themselves of conveniences and luxuries, to work additional hours, to take second jobs, indeed to take any steps within their power to make possible higher educational opportunities for their sons and daughters.

The impression is also clear that the final goal is not merely to get to college, but to gain an excellent education. The University is seen as their State University and they express pride in its quality and appreciation for

the opportunity it affords them. Continuing emphasis on excellence in higher education at the University of Massachusetts is the first response to the hopes and aspirations of these families. A second and equally important responsibility, to these parents and to those whose children are still below college age, lies in meeting economic problems honestly and realistically so that these barriers to educational opportunity may be surmounted.

APPENDIX A
THE PARENTS' FINANCIAL INFORMATION QUESTIONNAIRE AND COLLECTION PROCEDURES

The parents of the Class of 1965 came to the campus throughout the summer during one of eight pre-college orientation and counseling periods. The purposes and procedures to be followed in the survey were described to each parent group as one part of a regular parents' program. Questionnaires were mailed to each of the 1800 families shortly after they had participated in the program with a presidential letter soliciting their cooperation.

The questionnaires were returned in numbered envelopes and when received the card associating that questionnaire with a particular family was destroyed. The unopened envelopes were accumulated for eventual coding and tabulation. Follow-up mailings were made to families which had not responded. Analysis was based on the 1500 responses received through the end of August. Although more than one hundred questionnaires were received later, they were not included in the study.

While this procedure is subject to some sampling bias, the extent of financial need revealed in the 1500 questionnaires analyzed is sufficient for action planning. The clear need present in the questionnaires could not be reduced by the data representing the remaining three hunred families in the Class. Throughout the report references to the Class are based on the questionnaires coded and tabulated.

Exceptions

Question 7 was insufficiently defined and was interpreted differently by various respondents and was, therefore, eliminated.

Question 8 was insufficiently defined and a typographical error further distorted its meaning. It was, therefore, eliminated from the analysis.

APPENDIX A

PARENTS' FINANCIAL INFORMATION QUESTIONNAIRE

It is important that no able and qualified young person be denied the educational opportunities afforded by your state university by reason of increasing tuition and charges or by the inadequacy of scholarship and loan funds. We are, therefore, asking all parents to complete the following *anonymous* financial information questionnaire at their earliest convenience.

By having each parent of the Class of 1965 indicate as accurately as he can on this questionnaire his financial resources, we will have a clear picture of the ability of all families to meet the present costs of education at the University of Massachusetts. We will also have information concerning any need for additional financial assistance through scholarship and loan funds for our students.

Please use the special stamped and numbered envelope which has already been addressed to the Office of the President.

Thank you for your cooperation and assistance.

Student Background:

Student who is to attend the University of Massachusetts

1. Son ( ); Daughter ( ); Other .....

2. Marital Status: Single ( ) Married ( )

3. Date of Birth: Month ..... Year .....

4. Division of the University in which the student plans to enroll:

College of Arts and Sciences	( )	School of Engineering	( )
College of Agriculture	( )	School of Home Economics	( )
School of Business Administration	( )	School of Nursing	( )
School of Education	( )	School of Physical Education	( )

Parents:

1. Residence: Town ....., County .....
(Optional — You may omit)

State, if other than Massachusetts .....

2. With whom does the student live?
Both Parents .....
Mother .....
Father .....
Other .....

3. Occupations (Nature of Business and Positions held)

Mother .....

Father .....

4. Total 1960 Income before Tax (estimate if nec.)

Father	Mother	Total

5. Federal Income Tax 1960

Father	Mother	Total

6. Value of Checking and Savings Account(s)

Father	Mother	Student	Total

7. Estimated Sales Value of Real Estate Owned

Total

8. Average Fixed Monthly Charges (Estimate regular monthly payments on car mortgage, installment loans, Real Estate tax, etc.)

Total

9. Estimated Cash Value of Stocks, Bonds, and other Investments

Total

10. If you own a car Year(s) ..... Make(s) .....

11. Dependents in addition to wife and student:

Age Relationship	*Degree of Dependency* (Percentage of Total Need)	*Check* if they are now enrolled in a school or college beyond high school	
		Private	Public

12. Amount you will be able to contribute towards your child's college costs during 1961-1962: (Basic University costs for a typical student are estimated at $1350.)

13. Any comments you may care to make will be welcomed. For example: Reasons for choosing the University of Massachusetts. Plans your family may have made for meeting costs of college education.

The information will be treated as completely confidential. Your name will not appear on the questionnaire nor will it be associated with you in any way. We have numbered the return envelope in order to have a record of those who have returned the questionnaire. This number and the resulting record will be removed before any group of envelopes is opened and you may be assured that we will preserve the complete *anonymity* of every family.

NOTE — If you are not entirely satisfied with the preceding procedures designed to guarantee completely the confidence of every reply, please return your questionnaire in one of your own envelopes addressed to the Office of the President. It is extremely important that we have a reply from *every* parent. Thank you.

APPENDIX B
REFERENCE TABLE 1
TOTAL FAMILY INCOME (1960)

Interval	*Number*	*Percentage*
$0000 - 1999	13	0.9
2000 - 3999	88	6.0
4000 - 5999	280	19.2
6000 - 7999	444	30.4
8000 - 9999	281	19.2
10,000 - 11,999	164	11.2
12,000 - 13,999	72	4.9
14,000 - 15,999	46	3.1
16,000 - 17,999	17	1.2
18,000 - 19,999	16	1.1
20,000 - 24,999	21	1.4
25,000 - up	20	1.4
	—	—
	1462*	100.0

*Based on 1462 families responding to Question 4 of the survey on the first 1500 questionnaires returned.

APPENDIX B
REFERENCE TABLE 2
TOTAL 1960 FAMILY INCOME TAX PAID

Interval	*Number*	*Percentage*
$000 - 199	168	12.4
200 - 499	251	18.5
500 - 799	294	21.7
800 - 1099	237	17.5
1100 - 1399	173	12.7
1400 - 1699	83	6.1
1700 - 1999	44	3.2
2000 - 2299	74	5.5
2300 - up	33	2.4
	—	—
	1357*	100.0

*Based on 1357 families responding to Question 5 of the survey on the first 1500 questionnaires received.

APPENDIX B

REFERENCE TABLE 3
FATHERS' 1960 INCOME

Interval	*Number*	*Percentage*
$0000 - 1999	21	1.5
2000 - 3999	103	7.6
4000 - 5999	389	28.7
6000 - 7999	407	30.0
8000 - 9999	175	12.9
10,000 - 11,999	112	8.3
12,000 - 13,999	55	4.1
14,000 - 15,999	32	2.3
16,000 - 17,999	16	1.2
18,000 - 19,999	12	0.9
20,000 - 24,999	21	1.5
25,000 - up	14	1.0
	—	—
	1357*	100.0

*Based on 1357 families responding to Question 4 of the survey on the first 1500 questionnaires received.

APPENDIX B

REFERENCE TABLE 4
EMPLOYED MOTHERS' 1960 INCOME

Interval	*Number*	*Percentage*
$0000 - 1999	255	40.9
2000 - 3999	252	40.4
4000 - 5999	98	15.7
6000 - 7999	14	2.2
8000 - up	4	0.6
	—	—
	623*	99.8

*Based on 623 reports of income contributions by mothers in the 1357 family responses to Question 4 among the first 1500 questionnaires received.

APPENDIX B
REFERENCE TABLE 5
TOTAL FAMILY SAVINGS

Interval	*Number*	*Percentage*
$000 - 299	207	14.8
300 - 599	177	12.7
600 - 899	144	10.4
900 - 1199	122	8.7
1200 - 1499	90	6.5
1500 - 1799	79	5.7
1800 - 2099	133	9.5
2100 - 2399	167	12.0
2400 - 2699	108	7.7
2700 - 2999	42	3.0
3000 - 3499	57	4.1
3500 - up	69	4.7
	—	—
	1395*	99.8

*Based on 1395 families responding to Question 6 of the survey on the first 1500 questionnaires received.

APPENDIX B
REFERENCE TABLE 6
CASH VALUE OF STOCKS, BONDS AND INVESTMENTS

Interval	*Number*	*Percentage*
$0000 - 1999	1036	77.1
2000 - 3999	112	8.3
4000 - 5999	52	3.9
6000 - 7999	20	1.5
8000 - 9999	20	1.5
10,000 - 11,999	24	1.8
12,000 - 16,999	21	1.6
17,000 - 29,999	25	1.8
30,000 - up	33	2.5
	—	—
	1343*	100.0

*Based on 1343 families responding to Question 9 of the survey on the first 1500 questionnaires received.

APPENDIX B
REFERENCE TABLE 7
STUDENTS' SAVINGS

Interval	*Number*	*Percentage*
$000 - 199	424	33.9
200 - 399	222	17.8
400 - 599	182	14.6
600 - 799	110	8.8
800 - 999	70	5.6
1000 - 1199	91	7.3
1200 - 1499	45	3.6
1500 - 1799	43	3.4
1800 - 2099	36	2.6
2100 - up	28	2.2
	—	—
	1251*	99.8

*Based on 1251 families responding to Question 6 of the survey concerning student savings on the first 1500 questionnaires received.

APPENDIX B
REFERENCE TABLE 8
CAR OWNERSHIP — PARENTS

	First Car		Second Car	
Year	*Number*	*%*	*Number*	*%*
No car	102	6.8	1265	84.3
1961	146	9.7	34	2.3
1960	227	15.1	40	2.7
1959	179	11.9	21	1.4
1958	116	7.7	13	0.9
1957	155	10.3	22	1.5
1956	158	10.5	17	1.1
1955	163	10.9	12	0.8
1954	79	5.3	16	1.1
Older than 1954	175	11.7	60	4.0
	—	—	—	—
	1500*	99.9	1500	100.1

*Based on 1500 families responding to Question 10 of the survey on the first 1500 questionnaires received.

APPENDIX B
REFERENCE TABLE 9
NUMBER OF DEPENDENT CHILDREN
(Those under 18 or continuing education)

No. of Dependents	*Number*	*Percentage*
1	420	28.0
2	498	33.2
3	312	20.8
4	158	10.5
5	69	4.6
6	22	1.5
7	10	0.6
8	5	0.3
9 or more	6	0.4
	1500*	99.9

*Based on 1500 families responding to Question 11 of the survey on the first 1500 questionnaires received.

APPENDIX C
WHERE THEY COME FROM
Geographical Distribution of Four-Year Undergraduate Students Enrolled at the University of Massachusetts as of October, 1961

* * *

1. *Number of Cities and Towns Represented*
   Of a total of 351 cities and towns in the Commonwealth, 320 or 91% are represented in the four-year undergraduate enrollment. (The 31 towns not represented in the current semester have an average population of 817 according to the 1960 Census.)
2. *Proportionate Representation*
   Undergraduate representation at the University is generally proportionate to distribution . general population in the Commonwealth. Thus, for every five students enrolled, approximately three come from the eastern part of the Commonwealth and two from the western part. (East-West division determined by a line drawn north and south through approximate center of Worcester County.)
   Exact figures for current semester:

Students from Eastern Massachusetts —	3,648
Students from Western Massachusetts —	1,880
Total	5,528

3. *Breakdown by Standard Metropolitan Areas**

Boston	2,007	
Springfield-Holyoke	903	
Worcester	301	
New Bedford	135	
Brockton	117	
Lawrence	87	
Fall River	70	
Lowell	60	
Not in Metropolitan Areas	1,848	
Total	5,528	Four-year Undergraduates

*As defined by the 1957 Massachusetts State Census

4. *Representation by Counties*

Middlesex	1,010
Hampden	789
Worcester	665
Norfolk	573
Essex	531
Hampshire	400
Suffolk	334
Bristol	330
Berkshire	315
Plymouth	236
Franklin	208
Barnstable	90
Nantucket	35
Dukes	12
Total	5,528

APPENDIX C

MASSACHUSETTS METROPOLITAN AREAS

Two criteria which a town has to meet to fall within a Metropolitan Area:

1. An average of 4 or more telephone calls per subscriber per month from the contiguous towns to the central city.
2. A population density of 150 or more persons per square mile or 100 or more persons per square mile where strong integration is evident.

(1) *BOSTON MET. AREA*

CITIES	*TOWNS*		
Beverly	Arlington	Hull	Saugus
Boston	Ashland	Lexington	Sharon
Cambridge	Bedford	Lincoln	Stoneham
Chelsea	Belmont	Lynnfield	Swampscott
Everett	Braintree	Manchester	Wakefield
Lynn	Brookline	Marblehead	Walpole
Malden	Burlington	Medfield	Watertown
Medford	Canton	Middleton	Wayland
Melrose	Cohasset	Milton	Wellesley
Newton	Concord	Nahant	Wenham
Peabody	Danvers	Natick	Weston
Quincy	Dedham	Needham	Westwood
Revere	Dover	N. Reading	Weymouth
Salem	Framingham	Norwood	Wilmington
Somerville	Hamilton	Randolph	Winchester
Waltham	Hingham	Reading	Winthrop
Woburn			

(2) *BROCKTON MET. AREA*

CITY	*TOWNS*
Brockton	Abington
	Avon
	Bridgewater
	E. Bridgewater
	Easton
	Holbrook
	Rockland
	Stoughton
	W. Bridgewater
	Whitman

(3) *FALL RIVER MET. AREA*

CITY	*TOWNS*
Fall River	Somerset
	Swansea
	Westport
	Tiverton

(4) *LAWRENCE MET. AREA*

CITY	*TOWNS*
Lawrence	Andover
	Methuen
	N. Andover

(5) *LOWELL MET. AREA*

CITY	*TOWNS*
Lowell	Billerica
	Chelmsford
	Dracut
	Tewksbury

(6) *NEW BEDFORD MET. AREA*

CITY	*TOWNS*
New Bedford	Acushnet
	Dartmouth
	Fairhaven

(7) *SPFLD.-HOLYOKE MET. AREA*

CITIES	*TOWNS*
Chicopee	Agawam
Holyoke	Easthampton
Northampton	E. Longmeadow
Springfield	Enfield
Westfield	Longmeadow
	Ludlow
	S. Hadley
	W. Springfield
	Wilbraham

(8) *WORCESTER MET. AREA*

CITY	*TOWNS*
Worcester	Auburn
	E. Brookfield
	Grafton
	Holden
	Leicester
	Millbury
	N. Brookfield
	Northborough
	Shrewsbury
	Spencer
	W. Boylston
	Westborough

APPENDIX D

COLLEGE SCHOLARSHIP SERVICE

Normal Expected Support For College Expenses From Family Incomes of Different Sizes

Annual Family Income	Number of Dependents							
	1	2	3	4	5	6	7	8
1,000	100	80	80	70	60	50	40	40
2,000	220	170	130	110	100	80	70	60
3,000	360	290	240	170	150	130	110	90
4,000	530	420	340	280	230	190	179	150
5,000	690	550	480	390	320	280	250	220
6,000	850	670	600	500	420	370	350	330
7,000	1030	790	710	620	520	470	450	420
8,000	1220	940	820	740	640	580	560	530
9,000	1450	1110	950	840	770	700	670	640
10,000	1680	1330	1120	990	870	820	770	760
11,000	1960	1530	1320	1140	1010	960	900	890
12,000	2210	1740	1500	1300	1160	1070	1040	990
13,000	2520	1950	1660	1470	1320	1220	1180	1140
14,000	2810	2230	1850	1610	1440	1380	1300	1290
15,000	3100	2470	2060	1790	1610	1500	1460	1450
16,000	3290	2720	2270	1990	1750	1670	1630	1570
17,000	3470	2920	2490	2140	1930	1800	1760	1740
18,000	3660	3070	2720	2340	2070	1980	1940	1870
19,000	3850	3230	2910	2500	2260	2120	2070	2060
20,000	4030	3380	3040	2710	2410	2310	2260	2190
25,000	4930	4110	3690	3340	3070	2880	2760	2670

This shows in table form the approximate yearly contribution that parents should make toward college expenses according to their annual income and the number of children in the family as computed by the College Scholarship Service, Princeton, New Jersey.

FOOTNOTES:

[1]Appendix A contains a copy of this questionnaire and a description of the procedures employed.

[2]Reference tables are contained in Appendix B and present in tabular form the data represented in this and the succeeding charts.

[3]Appendix C contains the complete report of the geographical origins of the students, prepared by the Office of Institutional Studies.

[4]Funds for Education, Inc., 319 Lincoln St., Manchester, N. H. *How to Finance a College Eucation*, 1961.

[5]Appendix D contains the College Scholarship Service table used for analysis.

PRINTED WITH PRIVATE FUNDS